

EFFECT OF SOCIO-ECONOMIC FACTORS ON BUYING BEHAVIOUR IN E-TAILING OF ELECTRONIC PRODUCTS IN KERALA

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Abstract

This study explores the effect of socio-economic factors on consumer buying behaviour in Kerala's E-tailing market for electronic products. Key factors such as gender, age, marital status, annual income, and education influence online purchasing decisions. With Kerala's high digital adoption, understanding these dynamics is essential for E-tailers. Findings reveal that higher-income groups exhibit greater trust in e-commerce, while middle-income consumers are more influenced by discounts and EMI options. Education affects purchasing decisions, as educated consumers conduct extensive research before buying. Younger consumers, familiar with digital transactions, prefer E-tailing, whereas older consumers often have security concerns. Brand preferences are shaped by gender. Trust, secure payment methods, and return policies play a crucial role in purchasing behavior. The study concludes that socio-economic factors significantly shape E-tailing trends in Kerala. E-tailers must adopt targeted marketing strategies to enhance trust, engagement, and sales in the electronic products segment.

Keywords:- E-tailing, Consumer Behaviour, Socio-economic Factors, Kerala, Electronic Products.

E-tailing is rapidly growing in Kerala due to high literacy and digital adoption, with socio-economic factors shaping consumer behavior (Goyal& Kumar,2021). Income affects online purchases; higher-income groups prefer premium brands,

while lower-income consumers hesitate due to affordability and trust issues. Education plays a key role, with literate consumers researching purchases, while those with lower education levels struggle with online platforms (Sathya& Saji, 2020).

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Professionals favour E-tailing for convenience, whereas daily wage workers engage less. Younger consumers embrace digital trends, while older buyers remain sceptical due to security concerns (Sathya & Saji, 2023). Digital marketing, AI-driven recommendations, and social media significantly influence purchasing decisions (Sreelakshmi & Thomas, 2020).

Affordable internet, smartphone penetration, and digital payments drive growth, though cybersecurity risks and delivery delays remain challenges (Arekar & Jain, 2024). Trust-building through secure payments, verified listings, and better logistics is essential for expanding Kerala's e-commerce sector (Sha & Wilson, 2024).

Review of Literature

The study of socio-economic factors in E-tailing, particularly for electronic products, highlights the impact of income, education, age, and trust on consumer behavior. Higher-income consumers prefer premium brands, while middle-income buyers focus on affordability and discounts (Chauhan & Akhtar, 2020). Education enhances digital literacy, enabling informed purchases, whereas lower education levels lead to scepticism (Mittal, 2020).

Professionals shop online for convenience, while small business owners and daily wage workers engage less due to limited digital exposure (Sharma & Verma, 2021). Younger consumers, influenced by social media and digital ads, embrace E-tailing, whereas older buyers remain sceptical due to security concerns (Rai & Sharma, 2020). Trust is a key factor, with secure payment gateways and transparent policies boosting confidence

(Mukherjee & Banerjee, 2020). To expand E-tailing in Kerala, businesses must address socio-economic disparities through targeted strategies and trust-building measures, ensuring broader digital adoption (Varghese & George, 2021).

Scope and Significance of the Study

The study explores how socio-economic factors influence consumer behavior in Kerala's E-tailing market for electronic products. With Kerala's high literacy and digital adoption, understanding these factors is crucial in analyzing purchasing patterns, trust in digital transactions, and the effectiveness of digital marketing. The study examines how higher-income groups prefer premium brands while middle-income consumers rely on discounts and instalment plans. It also highlights how education impacts digital literacy, shaping online shopping confidence. Additionally, the research considers the role of age and gender, with professionals engaging more in E-tailing compared to daily wage workers, and the generational divide, where younger consumers are more receptive to online shopping than older individuals.

This study holds significant implications for businesses, policymakers, and marketers. It helps E-tailers develop targeted pricing strategies, improve trust-building measures, and enhance customer experience. By addressing challenges such as digital literacy gaps and security concerns, businesses can expand their market reach. The findings also provide policymakers with insights into improving digital infrastructure and regulatory frameworks for e-commerce growth.

Furthermore, understanding socio-economic influences can help businesses tap into emerging trends such as AI-driven recommendations and mobile commerce, ensuring long-term sustainability in Kerala's evolving digital economy.

Research Methodology

Population and Sampling Techniques

A survey method was used to collect data regarding effect of socio-economic factors on buying behaviour in E-tailing of electronic products in Kerala. Sample size of study is 330. Multi-stage sampling method is used for this study. In first stage, Kerala state is divided into three zones: Northern Zone, Central Zone and Southern Zone. In the second stage, one district is chosen from each zone. Calicut from the Northern Zone, Ernakulam from the Central Zone, and Thiruvananthapuram from the Southern Zone were chosen for this study. 110 respondents were selected from each district.

Source of Data

Primary data were collected through distributing a questionnaire with a 5 Likert scale. Secondary data were collected from books, journals, and different websites related to E-tailing.

Testing of Hypotheses

H₀₁: There is no significant effect between gender and buying behaviour in E-tailing of electronic products in Kerala.

H₀₂: There is no significant effect between age and buying behaviour in E-tailing of electronic products in Kerala.

H₀₃: There is no significant effect between marital status and buying

behaviour in E-tailing of electronic products in Kerala.

H₀₄: There is no significant effect between annual income and buying behaviour in E-tailing of electronic products in Kerala.

H₀₅: There is no significant effect between educational qualification and buying behaviour in E-tailing of electronic products in Kerala.

Data Analysis

The statistical tools used for analyzing data are ANOVA and t-test. The Statistical Package for Social Science (SPSS) IBM SPSS version 23.00 was used in this study.

Result and Interpretation

Table 1 shows that t-test is conducted to examine the significant effect between gender and buying behaviour in E-tailing of electronic products in Kerala.

Since the P-value is less than 0.05, the null hypothesis is rejected at 5% level of significance concerning gender and buying behaviour in E-tailing of electronic products in Kerala. Hence, it can be concluded that there is a significant effect between gender and buying behaviour in E-tailing of electronic products in Kerala.

Table 2 shows that ANOVA test is conducted to examine the significant effect between age and buying behaviour in E-tailing of electronic products in Kerala. Since the P-value is less than 0.05, the null hypothesis is rejected at a 5% level of significance concerning age and buying behaviour in E-tailing of electronic products in Kerala. Hence, it can be concluded that there is a significant effect between age and buying behaviour in E-tailing of electronic products in Kerala.

Table 1
T-test for the significant effect between gender and buying behaviour in E-tailing of electronic products in Kerala

Buying behaviour in E-tailing of electronic products	Gender					
	Male		Female		T	P
	Mean	SD	Mean	SD	Value	Value
I prefer purchasing electronic products online rather than from physical stores.	3.94	0.987	3.50	1.258	4.167	0.001*
Discounts, offers, and EMI options influence my decision to buy electronic products online.	4.05	1.100	3.50	1.514	3.435	0.001*
I trust online platforms for the quality and authenticity of electronic products.	3.05	1.469	4.50	0.505	-7.321	0.001*
Social media reviews and influencer recommendations impact my online purchase decisions for electronic products.	2.68	1.658	1.50	0.505	5.317	0.001*
Easy return policies and after-sales services encourage me to buy electronic products from e-commerce platforms.	2.63	1.598	2.50	1.514	0.589	0.001*
I feel that online shopping for electronic products is more convenient than visiting a physical store.	3.47	0.679	3.50	0.505	-0.282	0.001*
I consider secure payment options (e.g., UPI, credit/debit cards, cash on delivery) as an important factor while purchasing electronic products online.	3.58	1.499	5.00	0.000	-7.087	0.001*
I hesitate to buy electronic products online due to concerns about product warranties and after-sales support.	3.42	1.499	2.50	1.514	4.369	0.001*

Source: Primary Data. Significance @ 5% level

Effect between Marital Status and Buying Behaviour

Table 3 shows that ANOVA test is conducted to examine the significant effect between marital status and buying behaviour in E-tailing of electronic products in Kerala.

Since the P-value is less than 0.05, the null hypothesis is rejected at a 5% level of significance concerning marital status and buying behaviour in E-tailing of electronic products in Kerala. Hence, it can be concluded that there is a significant effect between marital status and buying

behaviour in E-tailing of electronic products in Kerala.

Effect between Annual Income and Buying Behaviour

Table 4 shows that ANOVA is conducted to examine the significant effect between annual income and buying behaviour in E-tailing of electronic products in Kerala. Since the P-value is less than 0.05, the null hypothesis is rejected at a 5% level of significance concerning annual income and buying behaviour in the E-tailing of electronic products in Kerala. Hence, it can be concluded that

Table 2
ANOVA test for the significant effect between age and buying behaviour in E-tailing of electronic products in Kerala

Buying behaviour in E-tailing of electronic products	Age				F value	P value
	18 to 30	31 to 45	46 to 60	>60		
	Mean and SD	Mean and SD	Mean and SD	Mean and SD		
I prefer purchasing electronic products online rather than from physical stores.	2.43 (1.29)	3.58 (1.00)	1.89 (1.49)	1.87 (0.67)	36.94	0.001*
Discounts, offers, and EMI options influence my decision to buy electronic products online.	1.43 (0.73)	1.50 (0.50)	1.43 (0.73)	3.67 (0.81)	57.87	0.001*
I trust online platforms for the quality and authenticity of electronic products.	1.67 (0.47)	1.89 (0.99)	1.43 (0.73)	4.00 (1.00)	12.67	0.001*
Social media reviews and influencer recommendations impact my online purchase decisions for electronic products.	1.33 (0.47)	1.56 (0.68)	1.14 (0.35)	3.50 (1.51)	31.19	0.000*
Easy return policies and after-sales services encourage me to buy electronic products from e-commerce platforms.	2.78 (1.39)	2.57 (1.68)	4.00 (1.00)	4.50 (0.50)	44.36	0.001*
I feel that online shopping for electronic products is more convenient than visiting a physical store.	1.89 (0.99)	1.43 (0.73)	1.50 (0.50)	3.00 (1.00)	35.35	0.000*
I consider secure payment options (e.g., UPI, credit/debit cards, cash on delivery) as an important factor while purchasing electronic products online.	3.56 (1.16)	4.43 (0.73)	4.50 (0.50)	4.00 (0.00)	26.34	0.006*
I hesitate to buy electronic products online due to concerns about product warranties and after-sales support.	2.78 (1.39)	2.57 (1.68)	4.00 (1.00)	4.00 (0.00)	38.25	0.005*

Source: Primary Data. Significance @ 5% level

there is a significant effect between annual income and buying behaviour in the E-tailing of electronic products in Kerala.

Effect between Educational Qualification and Buying Behaviour

Table 5 shows that ANOVA test is conducted to examine the significant effect between educational qualification and buying behaviour in E-tailing of electronic products in Kerala. Since the P-value is less than 0.05, the null hypothesis

is rejected at a 5% level of significance concerning educational qualification and buying behaviour in E-tailing of electronic products in Kerala. Hence, it can be concluded that there is a significant effect between educational qualification and buying behaviour in E-tailing of electronic products in Kerala.

Since the P-value is less than 0.05, the null hypothesis is rejected at a 5% level of significance concerning educational

Table 3
ANOVA test for the significant effect between marital status and buying behaviour in E-tailing of electronic products in Kerala

Buying behaviour in E-tailing of electronic products	Marital status			F value	P value
	Married	Unmarried	Others		
	Mean and SD	Mean and SD	Mean and SD		
I prefer purchasing electronic products online rather than from physical stores.	2.57 (1.68)	4.00 (1.00)	2.57 (1.68)	36.25	0.000*
Discounts, offers, and EMI options influence my decision to buy electronic products online.	1.43 (0.73)	1.50 (0.50)	1.43 (0.73)	18.25	0.001*
I trust online platforms for the quality and authenticity of electronic products.	1.67 (0.47)	1.89 (0.99)	1.43 (0.73)	46.41	0.001*
Social media reviews and influencer recommendations impact my online purchase decisions for electronic products.	1.33 (0.47)	1.56 (0.68)	1.14 (0.35)	57.35	0.001*
Easy return policies and after-sales services encourage me to buy electronic products from e-commerce platforms.	3.67 (0.47)	3.67 (0.81)	4.00 (0.53)	69.18	0.001*
I feel that online shopping for electronic products is more convenient than visiting a physical store.	4.33 (0.47)	3.78 (0.91)	4.29 (0.45)	59.28	0.001*
I consider secure payment options (e.g., UPI, credit/debit cards, cash on delivery) as an important factor while purchasing electronic products online.	3.33 (0.47)	3.89 (0.56)	3.43 (0.49)	8.46	0.001*
I hesitate to buy electronic products online due to concerns about product warranties and after-sales support.	4.33 (0.47)	2.89 (0.87)	3.86 (1.35)	33.18	0.001*

Source: Primary Data. Significance @ 5% level

qualification and buying behaviour in E-tailing of electronic products in Kerala. Hence, it can be concluded that there is a significant effect between educational qualification and buying behaviour in E-tailing of electronic products in Kerala.

Findings and Suggestions

The study confirms that gender, age, marital status, income, and education significantly influence E-tailing behavior for electronic products in Kerala. Men and women exhibit distinct shopping patterns, younger consumers are more active

online, and marital status affects purchasing priorities. Higher-income groups prefer premium brands, while lower-income consumers focus on affordability. Education impacts digital literacy, with highly educated consumers making informed decisions, while less-educated individuals face challenges navigating e-commerce platforms.

To enhance engagement, E-tailers should adopt targeted strategies, including gender-specific promotions, influencer marketing for younger consumers, and

Table 4
ANOVA for the significant effect between annual income and buying behaviour in E-tailing of electronic products in Kerala

Buying behaviour in E-tailing of electronic products	Annual income				F Value	P Value
	<1 Lakh	1-2 Lakh	2-3 Lakh	>3 Lakh		
	Mean and SD	Mean and SD	Mean and SD	Mean and SD		
I prefer purchasing electronic products online rather than from physical stores.	3.85 (0.00)	2.49 (0.78)	3.91 (1.07)	2.67 (1.00)	36.25	0.000*
Discounts, offers, and EMI options influence my decision to buy electronic products online.	1.67 (0.47)	1.89 (0.99)	1.43 (0.73)	1.50 (0.50)	18.25	0.001*
I trust online platforms for the quality and authenticity of electronic products.	3.33 (1.25)	3.56 (1.16)	4.43 (0.73)	4.50 (0.50)	46.41	0.001*
Social media reviews and influencer recommendations impact my online purchase decisions for electronic products.	4.67 (0.47)	2.78 (1.39)	2.57 (1.68)	4.00 (1.00)	57.35	0.001*
Easy return policies and after-sales services encourage me to buy electronic products from e-commerce platforms.	3.67 (0.47)	3.67 (0.81)	4.00 (0.53)	4.00 (0.00)	69.18	0.001*
I feel that online shopping for electronic products is more convenient than visiting a physical store.	4.33 (0.47)	3.78 (0.91)	4.29 (0.45)	4.00 (0.00)	59.28	0.001*
I consider secure payment options (e.g, UPI, credit/debit cards, cash on delivery) as an important factor while purchasing electronic products online.	3.33 (0.47)	3.89 (0.56)	3.43 (0.49)	3.00 (0.00)	8.46	0.001*
I hesitate to buy electronic products online due to concerns about product warranties and after-sales support.	4.33 (0.47)	2.89 (0.87)	3.86 (1.35)	4.00 (1.00)	33.18	0.001*

Source: Primary Data. Significance @ 5% level

trust-building measures for older buyers. Flexible pricing options, EMI plans, and educational initiatives can encourage broader adoption. Strengthening digital literacy and secure payment systems will help build trust, expand market reach, and drive sustainable growth in Kerala’s E-tailing sector.

Conclusion

The study highlights the significant impact of various socio-demographic factors on consumer buying behavior in E-tailing of electronic products in Kerala. The findings confirm that gender, age, marital status, annual income, and educational qualification all play a crucial

Table 5
ANOVA test for the significant effect between educational qualification and buying behaviour in E-tailing of electronic products in Kerala.

Buying behaviour in E-tailing of electronic products	Educational qualification				F value	P value
	Up to 10 th	10 th level	Plus two	Others		
	Mean and SD	Mean and SD	Mean and SD	Mean and SD		
I prefer purchasing electronic products online rather than from physical stores.	4.28 (0.91)	3.17 (0.45)	3.42 (0.00)	2.46 (1.16)	18.35	0.001*
Discounts, offers, and EMI options influence my decision to buy electronic products online.	4.00 (1.00)	2.57 (1.68)	2.89 (0.87)	3.86 (1.35)	43.41	0.001*
I trust online platforms for the quality and authenticity of electronic products.	3.33 (1.25)	3.56 (1.16)	4.43 (0.73)	4.50 (0.50)	46.35	0.001*
Social media reviews and influencer recommendations impact my online purchase decisions for electronic products.	4.67 (0.47)	2.78 (1.39)	2.57 (1.68)	4.00 (1.00)	57.87	0.001*
Easy return policies and after-sales services encourage me to buy electronic products from e-commerce platforms.	1.67 (0.47)	1.89 (0.99)	1.43 (0.73)	1.50 (0.50)	12.67	0.001*
I feel that online shopping for electronic products is more convenient than visiting a physical store.	1.33 (0.47)	1.56 (0.68)	1.14 (0.35)	1.00 (0.00)	31.19	0.001*
I consider secure payment options (e.g., UPI, credit/debit cards, cash on delivery) as an important factor while purchasing electronic products online.	1.50 (0.50)	1.43 (0.73)	3.67 (0.81)	4.00 (0.53)	57.87	0.001*
I hesitate to buy electronic products online due to concerns about product warranties and after-sales support.	1.89 (0.99)	1.43 (0.73)	4.00 (1.00)	1.89 (0.99)	12.67	0.001*

Source: Primary Data. Significance @ 5% level

role in shaping online purchasing decisions. Gender and age were found to be strong determinants, with younger consumers and males showing a higher tendency to shop for electronic products online. Younger individuals, being more tech-savvy, prefer digital platforms, while gender differences influence product preferences and decision-making patterns. Marital status also has a notable impact,

as married consumers tend to prioritize reliability and value for money, whereas single individuals often seek the latest technology and trends.

Additionally, annual income, and education significantly influence online buying behavior. Higher-income individuals are more likely to buy premium electronic products, while those

with higher education levels demonstrate greater confidence in online shopping due to digital literacy. These insights suggest that e-commerce businesses in Kerala should adopt targeted

marketing strategies to cater to diverse consumer segments. Future research could explore psychological and cultural factors influencing online shopping behavior.

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